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L30: Entry 1 of 1

File: USPT

Feb 9, 1999

DOCUMENT-IDENTIFIER: US 5870725 A

TITLE: High volume financial image media creation and display system and method

Brief Summary Text (8):

Individuals, businesses, government agencies, and other institutions of all types issue checks and initiate other electronic transactions to make payments in the United States and internationally. For many years, checks were used almost exclusively in the United States for making payments and today still account for the vast majority of payments (over 95% of payment items). There is a well-defined and well-known process within the banking system of the United States that supports checks as a payment mechanism, commonly known as the check clearing process or check clearing system.

Brief Summary Text (9):

In FIG. 1, Step 1, this process begins when the Payor A1 (individual, company or institution making the payment) prepares and delivers a check to the Payee (individual, company or institution intended to receive the payment). In Step 2, The Payee receives and, where the Payee is a company or institution, processes the check. This typically includes making two accounting entries: entering the amount on the Payee's cash ledger and crediting the ledger account for the Payor. The Payee, Step 3, then deposits the check in its Demand Depository Account ("DDA") at Bank B, also called the Bank of First Deposit.

Brief Summary Text (10):

A Demand Deposit Account ("DDA"), is where a demand instrument (a check) is negotiated (deposited) and settled (check eventually is presented to and accepted for payment by the Payor's bank).

Brief Summary Text (18):

To meet legal and regulatory guidelines, Bank A typically has one day (24 hours or until midnight of the day following presentment) to review the check before approving it for settlement. The check may be returned (not approved) for reasons such as insufficient funds in the account, improper endorsement, stop payment, unauthorized by the Payor, or if the check is fraudulent. Once the check has been properly negotiated, settled and not returned within the one-day legal and regulatory guideline, only one step must be completed in order to complete the check clearing process.

Brief Summary Text (20):

Electronic and international payments are cleared through other clearing systems, but they all essentially follow the same major clearing steps of negotiation, presentment, settlement, and accounting and reconciliation.

Brief Summary Text (23):

Records of paid checks and other payments are needed for several purposes, including proof of payment, accounting, account reconciliation, and dispute resolution. These Payor needs are felt especially strongly by businesses, state governments, and other institutions ("commercial customers") that originate a

relatively large (250 up to millions of checks per month) number of payments.

Brief Summary Text (32):

Because this process takes so long, especially after you take into consideration the time the check copy is taking while traveling through the mail system, the requester may get frustrated and unhappy. Though it happens infrequently, if this requester is a vendor of a commercial customer, the vendor may decide to delay shipment of critical supplies. If the requestor is a client of the bank's commercial customer, the person might decide to stop using the commercial customer's service because of poor service. Of course, the excessive time incurred by the commercial customer's own employees as they search for a check on microfilm, and then respond to an inquiry, causes inefficiencies and lost productivity as well.

Brief Summary Text (34):

Three examples illustrate this limitation. First, in a commercial customer's accounts payable application, their vendors routinely call the commercial customer to ask for information that is not included with the check, which typically is deposited by the vendor's lockbox bank. (See Steps 2.sup.1 and 3.sup.1 of FIG. 1.) Without the check serial number from the check, or other information such as an invoice number or shipping order number, responding to the vendor's inquiry is usually a tedious, time-consuming, and costly process for the commercial customer. Unfortunately, the only way this process could be improved is to link the vendor information with the bank's ARP and other services, which has not been previously possible to do in a reliable, secure, and cost-effective manner.

Brief Summary Text (39):

In spite of the development of specialized reader/sorters and new digital image cameras, the need of commercial customers were not being met. For example, to create a viable alternative to replacement of physical checks or film and index, commercial customers must have the backs of checks in addition to the front images. This requirement exists because the endorsement on the back of the check is usually a critical piece of information needed to respond to requests from vendors, employees, etc. Also, commercial customers, with their high volumes of checks, need their check images delivered on something other than paper to derive any value from check images.

Brief Summary Text (60):

Another object of this invention is to utilize "matching" techniques that allows recapture of the check images at anytime after the original high speed code line capture (prime capture), performed for the "posting" of the check to a specific customer account in the Demand Deposit Account ("DDA") system. This recapture process allows the check image to be electronically matched to the data processed from the check when it was presented to the bank for payment and consequently updated on the commercial customers account record. Item images that are not matched electronically can be viewed on an electronic display and manually matched by a bank reconciliation clerk with the appropriated original posting data. This recapture process provides significant flexibility for handling commercial customer item images.

Detailed Description Text (27):

The system flow for Host Data Preparation 200 is shown in FIGS. 7A, 7B and 7C. FIG. 7A shows the functional flow of the Wachovia ARP extract program that generates the Statement Interface File (SIF). The account reconciliation plan system (ARP), such as the ARP System available from Servantis Systems Inc. (SSI), accumulates data from commercial customers typically called issue data. This data could contain the account number, serial number, amount, and check issue data. Also, this data can contain an additional data field of up to 50 bytes or more. This field could contain any customer defined data such as payer information, vendor numbers, purchase order numbers or employee serial numbers. As electronic transactions

(credits, debits) or checks are posted to the commercial customer account, the SSI ARP System accumulates this data and matches it to the customer issue data. Any differences are resolved by a reconciliation clerk and/or the actual commercial customer. Any needed corrections are made to the data contained in the ARP System ARP Master File 201. The ARP Master File 201 contains all transactions posted to the commercial accounts. These transactions include paid items, cancels, stops, issues, electronic debits and credits, and paper miscellaneous debits and credits. The fields for these transactions are:

Detailed Description Text (59):

The tape output could also contain a number of commercial customers with multiple accounts each. This data could be used to create a special media such as microfiche by an outside third party processor. The functional flow of the microfiche creation and distribution process is shown in FIG. 12 at 329, 529, 535, 541. The microfiche processing vendor would write specific extract programs to pull each record for an account and build an index containing the specific posted MICR data and/or commercial customer issue data and ARP System data for each item record for an account. The specific record data can be extracted from the provided system tape along with each front and back image of the checks which can also be processed by the microfiche production software to place the digital images and associated data on microfiche. The microfiche production software can update the account item record database as to the microfiche page and grid location assigned to each item during the microfiche page layout processing. This would enable an index to be printed and placed on an index fiche. The index could be produced in serial number sequence and an additional index could be done in amount sequence. The image would be placed on Image microfiche pages. The transaction item index and image microfiche would be produced for each customer account using this form of media.

Detailed Description Text (99):

Entering Serial Number only is an efficient means of locating an item. If the Serial Number is unavailable, the Account Number and Amount fields can help to narrow the scope of the results list. The Additional Data field can help locate items using varied check issue data, such as Purchase Order Number, Invoice Number, Payee Name, or Payee Account Number (according to the information the company has chosen to record in this optional field). The use of wildcards and customer selection of special characters also allows this additional data field to contain multiple data elements such as Payee name using the special character # to begin this data and the special character \$ to begin the invoice number. A wildcard search using # plus the specific name would only retrieve records with # and the specific name. The inclusion of the additional data, which can be in any order or form desired by the customer, provides the ability for a customer to tie together (or relate) key internal information known only in the customers data systems to the physical check that cleared through the bank. For example, this allows Payee names to be searched and all checks written to that Payee over a given period of time to be displayed quickly and easily. This previously would have required the customer to access their own separate computer database, such as an Accounts Payable database, to get a list of all serial numbers of all checks written to that Payee and then individually manually search rolls of microfilm to select and copy each check image. Also this additional data field provides advantages over other image retrieval systems in that each serial number would not have to be manually searched because they are returned by the automated search to the users workstation display.

Detailed Description Text (127):

The image display application can be improved in a number of areas to enhance usability and the ability of large volume or large enterprise commercial customers to realize the full benefits of image enabled account reconciliation and positive pay operations.

Detailed Description Text (170):

The Wachovia Connection Image Workstation offers commercial customers a simple and permanent way to archive paid checks, electronic payments, and other transactions while simplifying and speeding access to the stored images and data. The Wachovia Connection Image workstation, in combination with the High Volume Financial Image Media Creation System allows customers to relate their specific issue data to the paid check data captured by the bank in a cumulative transaction item index which ties together data from multiple accounting periods. The Wachovia Connection Image Workstation software lets the company enter search criteria, such as dollar amount or check serial number, to locate and display one or more check images in seconds. Once displayed, the image and its transaction item index information can be printed, faxed, or exported into other MS Windows-compatible applications such as MS Word or MS Excel.

Current US Class (1):

705

CLAIMS:

16. The method of claim 6 wherein the customer-generated additional data is a data field selected from the group consisting of account number, item serial number, amount, issue date, payee name, invoice number, shipping order number, claim number, beneficiary name, social security number, employee identification number, vendor identification number and shareholder identification number.

24. System for providing a bank customer access to a plurality of data concerning financial transactions comprising a storage device containing:

(a) a plurality of financial document images having financial document data and being correlated to each of the financial transactions, the images capable of presentation on a display;

(b) a database containing bank-generated account data and customer-generated additional data, both correlated to each of the financial transactions, and both capable of presentation on a display, the customer-generated additional data specified by the bank customer said customer-generated additional data having been provided previously by a customer and stored on a database at a financial institution for correlation with said financial document data and said bank-generated account data to facilitate searching of the images;

(c) input logic, operative to receive parameters corresponding to desired subset of data and financial document images;

(d) search logic, coupled to the input logic operative to search the database and operative to create the desired subset of data concerning financial transactions; and

(e) display logic, coupled to the search logic operative to display and manipulate the financial document images and the correlated data for the desired subset.

32. The system of claim 24 wherein the customer-generated additional data is selected from the group consisting of account number, item serial number, amount, issue date, payee name, invoice number, shipping order number, claim number, beneficiary name, social security number, employee identification number, vendor identification number and shareholder identification number.

46. A work station according to claim 45 wherein the at least one customer-provided search parameter is selected from the group consisting of MICR code line data, system capture data, data captured from imageable and non-imageable documents related to selected financial transactions, bank-generated data for facilitating retrieval of images, payee name, payee account number, social security number,

employee number, claim number, beneficiary number, shipping order number, purchase order number and invoice number.

55. The method of claim 50 wherein the customer-provided data is selected from the group consisting of account number, item serial number, amount, issue date, payee name, invoice number, shipping order number, claim number, beneficiary name, social security number, employee identification number, vendor identification number and shareholder identification number.

66. The package of claim 59 wherein the customer-generated data is data selected from the group consisting of account number, item serial number, amount, issue date, payee name, invoice number, shipping order number, claim number, beneficiary name, social security number, employee identification number, vendor identification number and shareholder identification number.

70. The method of claim 68 wherein the customer-generated additional data is a data field selected from the group consisting of account number, item serial number, amount, issue date, payee name, invoice number, shipping order number, claim number, beneficiary name, social security number, employee identification number, vendor identification number and shareholder identification number.

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